



## Commonwealth of Kentucky Public Protection Cabinet

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**FOR IMMEDIATE RELEASE**

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### **EMERGENCY RESPONSE TEAM VISTING NUMEROUS AREAS Assessing insurance company responses, going door-to-door**

**FRANKFORT, Ky. (March 5, 2012)** – Members of the Kentucky Department of Insurance (DOI) Emergency Response Team are visiting portions of Johnson, Laurel, Lawrence, Magoffin, Martin, Menifee, Morgan and Trimble counties today. Teams visited Hardin and LaRue counties on Saturday. While in the field, DOI employees are assessing the insurance company response and going door-to-door in affected areas.

“Preliminary reports show that many companies have responded quickly and already have adjusters on the ground,” said Insurance Commissioner Sharon P. Clark. “We know this is a formidable task and appreciate the companies that have stepped up.”

Clark urged consumers to be patient as they work through the claims process. Insurance companies are working now to pull adjusters in from other parts of the country to deal with the large number of claims.

“Due to the widespread damage over so much of the state, it may take some time to reach all policyholders,” Clark said.

Consumers with questions about the claims process or those who have not been able to reach anyone from their insurer should call the DOI toll-free number at 800-595-6053 for assistance.

DOI offers these basic tips:

- If your home is not habitable and you have taken shelter elsewhere, leave information at your property to tell the adjuster where you can be contacted.
- When the adjuster arrives, be sure to write down his/her name and contact information. Ask for identification and be sure the adjuster represents your insurance company.
- Take photos of the damage. This is very important if you must throw away or move items before the adjuster arrives. Keep all the receipts for storm-related purchases (tarps, wet-dry vac, etc.).
- Be aware that disasters often bring out scam artists. Do not deal with “fly-by-night” roofers or other workers who go door-to-door soliciting business. Be suspicious if the prices seem too good to be true or if the workers are not known in your area.
- If your vehicle was damaged, you have coverage for broken glass or body damage only if you have comprehensive insurance coverage. You are not covered if you only have liability coverage.
- Contact DOI at 800-595-6053 and ask for a copy of “Before and After the Storm.” This publication includes valuable information, a complaint form and information on how to prepare for the next disaster. The publication also is available online at <http://insurance.ky.gov> under **Storm Information.**

“We want consumers across the commonwealth to know that we are here to help them during this very difficult time,” said Commissioner Clark. “Protecting consumers and providing assistance is an important part of our mission.”

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